

**Information to identify the case:**

Debtor 1 Susana M. Pinko  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 (Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 17-29030-MBK

Social Security number or ITIN xxx-xx-1949

EIN -----

Social Security number or ITIN -----

EIN -----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Susana M. Pinko  
fka Susana M. Cohn

12/22/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Susana M. Pinko  
 Debtor

Case No. 17-29030-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db +Susana M. Pinko, 31 Adams Drive, Belle Mead, NJ 08502-4618  
 cr +Seterus, Inc., authorized subservicer for Federal, P.O. Box 1047, Hartford, CT 06143-1047  
 517075189 +Bloomingdale's, PO Box 78008, Phoenix, AZ 85062-8008  
 517075201 +Lord & Taylor, PO Box 8077, Lorain, OH 44055-8077  
 517075204 +Montgomery Township Tax Collector, 2261 Route 206, Belle Mead, NJ 08502-4012  
 517075206 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit, 50 Barrack Street, PO Box 245, Trenton, NJ 08695)  
 517075205 +Seterus, PO Box 11790, Newark, NJ 07101-4790

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2017 22:15:46 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517075186 +EDI: BANKAMER.COM Dec 22 2017 21:58:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785  
 517075187 +EDI: TSYS2.COM Dec 22 2017 21:58:00 Barclay Card, PO Box 130, Clifton Heights, PA 19018-0130  
 517075188 +EDI: HFC.COM Dec 22 2017 21:58:00 Best Buy, Retail Services, PO Box 17298, Baltimore, MD 21297-1298  
 517075190 +EDI: RMSC.COM Dec 22 2017 21:58:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061  
 517075191 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Comenity - Talbots, PO Box 659617, San Antonio, TX 78265-9617  
 517075192 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728  
 517075193 +EDI: RCSFNBMARIN.COM Dec 22 2017 21:58:00 Credit One Bank, PO box 60500, City Of Industry, CA 91716-0500  
 517075194 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Dress Barn, PO Box 659704, San Antonio, TX 78265-9704  
 517075195 +EDI: IRS.COM Dec 22 2017 21:58:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517075197 +EDI: RMSC.COM Dec 22 2017 21:58:00 JC Penney, PO Box 981131, El Paso, TX 79998-1131  
 517075198 +EDI: CBSKOHLS.COM Dec 22 2017 21:58:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 517075199 +E-mail/Text: bk@lendingclub.com Dec 22 2017 22:16:20 Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985  
 517075202 +EDI: TSYS2.COM Dec 22 2017 21:58:00 Macy's, PO Box 8217, Mason, OH 45040-8217  
 517075203 EDI: MERRICKBANK.COM Dec 22 2017 21:58:00 Merrick Bank, PO Box 5721, Hicksville, NY 11802  
 517078244 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517075207 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013  
 517075208 +EDI: RMSC.COM Dec 22 2017 21:58:00 TJX Rewards/Syncb, PO Box 530949, Atlanta, GA 30353-0949  
 517075209 EDI: TFSR.COM Dec 22 2017 21:58:00 Toyota Financial Services, PO Box 371339, Pittsburgh, PA 15250  
 517075210 EDI: TFSR.COM Dec 22 2017 21:58:00 Toyota Motor Credit Corp., PO Box 17187, Baltimore, MD 21297  
 517075211 +EDI: RMSC.COM Dec 22 2017 21:58:00 Walmart Credit Card, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517075196\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517075200\* +Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: Dec 22, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Michael Schwartzberg on behalf of Debtor Susana M. Pinko michael@jerseylaws.com  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmllawgroup.com  
Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized subservicer for Federal  
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the  
laws of the United States of America dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6